

# **Payment Systems in Finacle**

## **(Technical Document**

## **on NEFT & RTGS)**

**By**

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## NEFT & RTGS Message Formats

### 1. Details of NEFT Message Format

NEFT message format consists of a header & multiple tags. Each tag carries a specific field in the message. For example,

SR.No	TAG	FIELD
1	2020	Sender Reference Number
2	3535	netting batch time whose settlement resulted in this inward credit.
3	5180	No of Messages in group Message
4	4110	Transaction Amount
5	2020	UTR
6	5756	Sender BIC
7	6305	Sender's account type
8	6021	Sender Account
9	6091	Beneficiary Name
10	7002	Beneficiary Address
11	5569	Beneficiary IFSC
12	6310	Beneficiary customer a/c type
13	6061	Beneficiary Account
14	7495	Beneficiary Name/Remarks
15	4038	Transaction Amount
16	3380	Transaction Date
17	3375	Transaction Date

### 2. NEFT Inward Message Format

#### 2.1 NEFT Inward Message format 1

```
{A:XXXF01I298N02RBIPONEFTSCRATNOTREASU222002RBIPTRN3312000062CBS20170103130220015177
35XXXXXXXXXXXXXXXXXXXXXXXXXXXX99}{4:
:2020:RBIPTRN331200006
:3535:1400
:5180:1
:4110:100,00
:2020:P99122339890096
:5756:KVBL0001619
:6305:40
:6021:1007012090000768
:6091:THE ERODE FERTILISSE
:7002:93 3 SATHY ROAD VEERAPPAN CHATRAM
```

```

Erode Tamil Nadu India 638004
:5569:RATN0000088
:6310:11
:6061:1000110090008745
:6081:NOVOPAY SOLUTIONS PVT LTD
:7495:THE ERODE FERTILISSE
:4038:100,00
:3380:20170103
:3375:20170103
-}

```

While creating new test message body using above one, kindly make following changes

- In NEFT, change the numbers in both : 2020 (2nd line & 6th line). The value in the 2nd line to be similar in the 1st line i.e. in HEADER.
- Date to be changed in 3 places (tags 3380,3375, and in header)
- The beneficiary credit card number / account number to be mentioned in :6061 (line 14)
- If it is credit card the Tag 5569 will not be BENEFICARY IFSC, It will be **RATNOCRCARD**
- Amount to be changed in 2 places.

## 2.2 NEFT Inward message format 2 - Group Message

Below is NEFT Inward Group message. It consists of multiple messages. Each individual message can be identified from highlighted tags 2020 & tag 3375.

```

{A:XXXFO1I298N02RBIPONEFTSCRATNOTREASU222002RBIPMUR2146181362CBS201611021121200517
4019XXXXXXXXXXXXXXXXXXXXXXXXXXXX99}{4:
:2020:RBIPTRN214618136
:3535:1200
:5180:6
:4110:49048,25
:2020:PMCBH16307000060
:5756:PMCB00000002
:6305:10
:6021:205111104004744
:6091:SANKET JOSHI
:7002:SANKET JOSHI
FLAT NO 302 MALHAR HERITAGE BEHI
ND DATTA MANDIR MAHADIK VASAHA KOL
HAPUR KOLHAPUR MAHARASHTRA INDIA 41
:5569:RATN0000010
:6061:1001910010004018
:6081:BHARATESHWAR SHIRALE
:5565:BHARATESHWAR SHIRALE

```

179 B E WA  
MUMBAI  
MUMBAI  
:7495:ownacct  
:4038:15000,00  
:3380:20161102  
:3375:20161102  
:2020:N307160202299902  
:5756:HDFC0000001  
:6305:10  
:6021:50100916631701  
:6091:SONALI KAPOOR  
:7002:SONALI KAPOOR  
FLAT NO 202 GANESH APARTMENT CHS  
PLOT NO A/9 SECTOR 19A  
KOPARKHAIRNE THANE  
:5569:RATN0000102  
:6310:10  
:6061:309009379588  
:6081:SONALI KAPOOR  
:4038:10000,00  
:3380:20161102  
:3375:20161102  
:2020:0P16110298131036  
:5756:YESB0000001  
:6021:001484000003426  
:6091:SHASHIKANT  
:7002:SHASHIKANT  
:5569:RATN0000114  
:6061:409009077270  
:6081:DS SPICECO PVT LTD  
:7495:NEFT TO DS SPICE CO  
:4038:2021,25  
:3380:20161102  
:3375:20161102  
:2020:PNBH163074034841  
:5756:PUNB0049300  
:6021:493009100338557  
:6091:PRANALI SAYALI BORSE  
:7002:PRANALI SAYALI BORSE  
PRANALI SAYALI BORSE  
PUNJAB NATIONAL BANK PIRO DISTT BHO  
:5569:RATN0000999  
:6310:12  
:6061:309598909696  
:6081:RANJEET MOHAN TEWARE  
:7495:/RETURN/  
//REF NO/000010683191

///R04  
////NO SUCH ACCOUNT TYPE  
:4038:3900,00  
:3380:20161102  
:3375:20161102  
:2020:R006163070000012  
:5756:BACB0000006  
:6021:SB/15075  
:6091:SHIVAGAURAV  
:7002:SB/15075  
SHIVAGAURAV  
MANICKPUR  
NEAR MARKET  
:5569:RATNOCRCARD  
:6061:5415372404355547  
:6081:RBL BANK LTD CREDIT CARD  
:5565:THE RATNAKAR BANK LTD  
GOREGAON  
:4038:13127,00  
:3380:20161102  
:3375:20161102  
:2020:PMCBH16307000086  
:5756:PMCB0000002  
:6305:10  
:6021:603106100001700  
:6091:PRABHANJAN ARSHAD  
:7002:PRABHANJAN ARSHAD  
27 1 BLOCK NO 27ASHOK NAGARNEW DEL  
HI NEW DELHI DELHI INDIA 110018  
:5569:RATNOCRCARD  
:6061:5243756300284853  
:6081:RBL BANK  
:5565:RBL BANK  
THE RATNAK  
MUMBAI  
MUMBAI  
:7495:TRANS  
:4038:5000,00  
:3380:20161102  
:3375:20161102  
-}

### 3. NEFT Outward Message Format

Below are the links for performing NEFT outward payments from RBLTEST & RBLUAT

<https://munmvs0058.fiuat.com:50015/fiui/services/executeFinacleScript.html>

<https://munmvs0058.fiuat.com:25000/fiui/services/executeFinacleScript.html>

GOTO XML/HTTP Route & Click on Submit.

Paste following REQUEST XML by doing necessary changes guided below.

- Change request id every time while performing outward payment.
- Change Date in fields <MessageDateTime> & <ValueDate>
- Keep other details as per your requirements.

```
<FIXML xsi:schemaLocation=http://www.finacle.com/fixml/executeFinacleScript.xsd
xmlns="http://www.finacle.com/fixml" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
<Header>
<RequestHeader>
<MessageKey>
<RequestUUID>Sanket_001</RequestUUID>
<ServiceRequestId>executeFinacleScript</ServiceRequestId>
<ServiceRequestVersion>10.2</ServiceRequestVersion>
<ChannelId>DMR</ChannelId>
```

```

<LanguageId />
</MessageKey>
<RequestMessageInfo>
  <BankId />
  <TimeZone />
  <EntityId />
  <EntityType />
  <ArmCorrelationId />
  <MessageDateTime>2016-10-18T12:25:06.324</MessageDateTime>
</RequestMessageInfo>
<Security>
  <Token>
    <PasswordToken>
      <UserId />
      <Password />
    </PasswordToken>
  </Token>
  <FICertToken />
  <RealUserLoginSessionId />
  <RealUser />
  <RealUserPwd />
  <SSOTransferToken />
</Security>
</RequestHeader>
</Header>
<Body>
  <executeFinacleScriptRequest>
    <ExecuteFinacleScriptInputVO>
      <requestId>custPayment</requestId>
    </ExecuteFinacleScriptInputVO>
    <executeFinacleScript_CustomData>
      <EmailOrMobile>9967897220</EmailOrMobile>
      <DeptNo>N06</DeptNo>
      <AccountType>CT</AccountType>
      <BenAcctNumber>420001831020019</BenAcctNumber>
      <Amt>2000.00</Amt>
      <BenAddress>MUMBAI</BenAddress>
      <BenAcctName>SonaliKapoor</BenAcctName>
      <IFSC>NEFTNEFT</IFSC>
      <SenderReceiverInfo>DMR</SenderReceiverInfo>
      <BenIFSC>DEUT0274PBC</BenIFSC>
      <BenAcctType>CT</BenAcctType>
      <AcctNumber>349402180919</AcctNumber>
      <AcctName>SanketJoshi</AcctName>
      <BranchOriginator>NEFT</BranchOriginator>
      <ValueDate>18-10-2016</ValueDate>
    </executeFinacleScript_CustomData>
  </executeFinacleScriptRequest>
</Body>
</FIXML>

```



## 4. Details of RTGS Message Format

RTGS message format consists of a header & multiple tags. Each tag carries a specific field in the message. For example,

Sr.No.	TAG	FIELD
1	2020	Sender Reference number
2	4488	Date + INR + Amount
3	5500	Sender Account No.
4	5517	Sender IFSC
5	6500	Receiver IFSC
6	5561	Beneficiary Account No.
7	7028	Charges (Our/Sharing)

### 4.1 RTGS Inward Message Format

```
{A:RTGF01I298R41HDFC0000240RATN0000156222000HDFCH162793658321RTG201612190802258436
83201XXXXX02HDFCH1627936583231}{4:
:2020:HDFCR334365001
:4488:20161219INR200033,00
:5500:/1000110010013224
YOMABUSINESSSOLUTIONSPVTLTD
COYOMABUSINESSSOLUTIONSPVTLTD
502TOWER4SAGAVIAPARTMENTS
:5517:HDFC0999999
:6500:RATN0000156
:5561:/VACAFLT03842
YOMABusinessSolutionsPrivateLimited
6100479921881
Capital
:7028:OUR
-}
```

In RTGS, change the number in :2020 (2nd line). This value should be similar in the 1st line (2 places)

Date to be changed in 2 places (tag 4488 and in header)

The beneficiary credit card number / account number to be mentioned in :5561 (line 14)

## 5. RTGS Outward Message Format

Below are the links for performing NEFT outward payments from RBLTEST & RBLUAT

<https://munmvs0058.finuat.com:50015/fiui/services/executeFinacleScript.html>

<https://munmvs0058.finuat.com:25000/fiui/services/executeFinacleScript.html>

Paste following REQUEST XML by doing necessary changes guided below.

- Change request id every time while performing outward payment.
- Change Date in fields <MessageDateTime> & <ValueDate>

Keep other details as per your requirements.

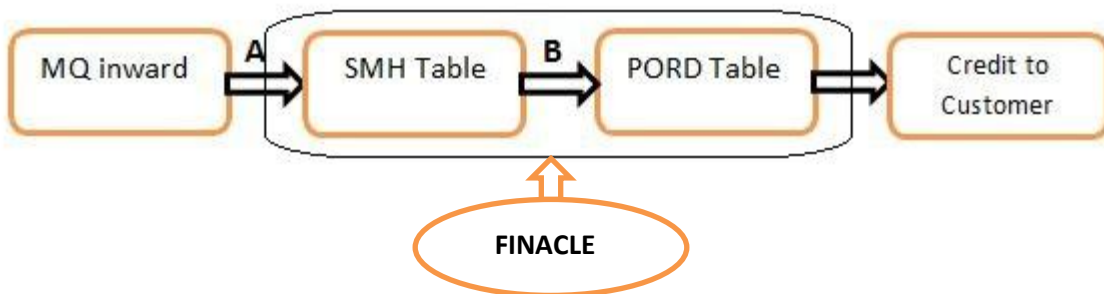
```
<FIXML xsi:schemaLocation=http://www.finacle.com/fixml executeFinacleScript.xsd
xmlns="http://www.finacle.com/fixml" xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance">
<Header>
<RequestHeader>
<MessageKey>
<RequestUUID>Sanket_001</RequestUUID>
<ServiceRequestId>executeFinacleScript</ServiceRequestId>
<ServiceRequestVersion>10.2</ServiceRequestVersion>
<ChannelId>DMR</ChannelId>
<LanguageId />
</MessageKey>
<RequestMessageInfo>
<BankId />
<TimeZone />
<EntityId />
<EntityType />
<ArmCorrelationId />
<MessageDateTime>2016-10-18T12:25:06.324</MessageDateTime>
</RequestMessageInfo>
<Security>
<Token>
<PasswordToken>
<UserId />
<Password />
</PasswordToken>
</Token>
<FICertToken />
<RealUserLoginSessionId />
<RealUser />
<RealUserPwd />
```

```

<SSOTransferToken />
</Security>
</RequestHeader>
</Header>
<Body>
<executeFinacleScriptRequest>
<ExecuteFinacleScriptInputVO>
<requestId>custPayment</requestId>
</ExecuteFinacleScriptInputVO>
<executeFinacleScript_CustomData>
<EmailOrMobile>9967897220</EmailOrMobile>
<DeptNo>N06</DeptNo>
<AccountType>CT</AccountType>
<BenAcctNumber>420081831020019</BenAcctNumber>
<Amt>2000.00</Amt>
<BenAddress>MUMBAI</BenAddress>
<BenAcctName>SanketJoshi</BenAcctName>
<IFSC>RTGS</IFSC>
<SenderReceiverInfo>DMR</SenderReceiverInfo>
<BenIFSC>DEUT0274PBC</BenIFSC>
<BenAcctType>CT</BenAcctType>
<AcctNumber>319992180919</AcctNumber>
<AcctName>SonaliKapoor</AcctName>
<BranchOriginator>RTGS</BranchOriginator>
<ValueDate>18-10-2016</ValueDate>
</executeFinacleScript_CustomData>
</executeFinacleScriptRequest>
</Body>
</FIXML>

```

## 6. RTGS & NEFT Inward Message Flow



**A** - `mqrtgsin_RT` (For RTGS) & `mqrneftin_RT` (For NEFT) services will pick message from MQ inward

**B** - `swiftsrv_RTGS_RB` (For RTGS) & `swiftsrv_NEFT_RB` (For NEFT) services will pick message

From smh to put in PORD.

## 6.1 MQ (Message Queue) for Inward messages

Inward messages will first arrive in message queue. Specifications of queue are as follows:

### For NEFT Messages

Queue Name – CBS.INCOMING

Queue Manager – QM.FININU002

### For RTGS Messages

Queue Name - RTG.INCOMING

Queue Manager – QM.FININU002

If you have any sample NEFT/RTGS message & you wish to put that message in queue for test purpose, follow below steps.

1. GOTO PATH - /home/finread/dinesh/MQWrite
2. Open Document - Input.txt
3. Paste your TEST message body in Input.txt and save.
4. Open MQPutTest.java
5. Check on line 31 where Queue name is CBS.INCOMING (for NEFT Messages) or RTG.INCOMING (for RTGS Messages).
6. If you are changing queue name (i.e. from CBS.INCOMING to RTG.INCOMING OR from RTG.INCOMING to CBS.INCOMING) , then compile the queue before executing.
7. To compile the queue execute below command.  

```
/usr/java6_64/bin/javac -cp  
/usr/mqm/java/lib/com.ibm.mq.jar:/usr/mqm/java/lib/com.ibm.mq.jmqi.jar:/usr/mqm/java  
/lib/com.ibm.mqjms.jar MQPutTest.java
```
8. After compiling, execute below command to put message in queue.  

```
/usr/java6_64/bin/java -cp  
/usr/mqm/java/lib/com.ibm.mq.jar:/usr/mqm/java/lib/com.ibm.mq.jmqi.jar:/usr/mqm/java  
/lib/com.ibm.mqjms.jar ./ test
```

To see whether your message has arrived in queue, login to RBLDEV

GOTO Path - **cd /usr/mqm/samp/bin**

Use Below mentioned commands for given description

#### For NEFT Messages

./amqsbcg CBS.INCOMING QM.FININU002 – To check whether message has arrived in queue

./amqsbcg CBS.INCOMING.ERR QM.FININU002 - To check whether message has arrived in error queue

./amqsget CBS.INCOMING QM.FININU002 – To delete messages from queue

#### For RTGS Messages

./amqsget RTG.INCOMING QM.FININU002 – To delete messages from queue

./amqsbcg RTG.INCOMING QM.FININU002 - To check whether message has arrived in queue

./amqsbcg RTG.INCOMING.ERR QM.FININU002 - To check whether message has arrived in error queue

## 6.2 Bulk NEFT (N02) transactions Upload

If you wish to do bulk NEFT transactions in RBLTEST/RBLUAT environment, please follow below steps.

1. Go to /home/finread/dinesh/MQWrite
2. Open **bulk\_neft.com**
3. Change the date in a.txt to db\_stat\_date of RBLTEST/RBLUAT using command  
:%s/(Date present in bulk\_neft.com)/db\_stat\_date/g

(e.g. :%s/20170517/20170530/g)

Save the changes.

4. Open **bulk\_neft.com**
5. Change value of variable d. (e.g. if you see d=699, change it to d=50000 (any number considerably greater than 699 but its value should not exceed 16 digits.).
6. Make sure CBS.INCOMING queue is empty.
7. RUN **bulk\_neft.com**
8. Check how many messages are arrived in CBS.INCOMING queue.
9. If it exceeds more than your expectations, press CTRL + C in  
/home/finread/dinesh/MQWrite. (i.e. kill the process of running bulk\_neft.com).
10. Bounce the service **magneftin** (Once / twice till you get all messages in SMH table with status 'L'.

- 11. Each message you push in a queue, is a group message of 5 individual N02 messages. So, accordingly keep bulk\_neft.com running.**  
(e.g. You want 500 N02 messages to get processed, then you need to push only 100 messages in queue.Keep checking number of messages in queue using **./amqsbcg CBS.INCOMING QM.FININU002** as explained in section **6.1**.)

### **6.3 SMH TABLE**

For SMH table status of the RTGS & NEFT Messages are defined as

"N" - Message Not Ready

"R" - Message Ready

"T" - Message Transferred,

"D" - Message Deleted,

"S" - Message To Be Resent

"P" - Processed

"O"- Others

### **6.4 PORD Table**

For PORD Table status of the Payment are defined as follows :

N-Not Ready

R- Ready

P-Processed

E-Error

O-Original Entity Unverified

A-Authorization Awaited

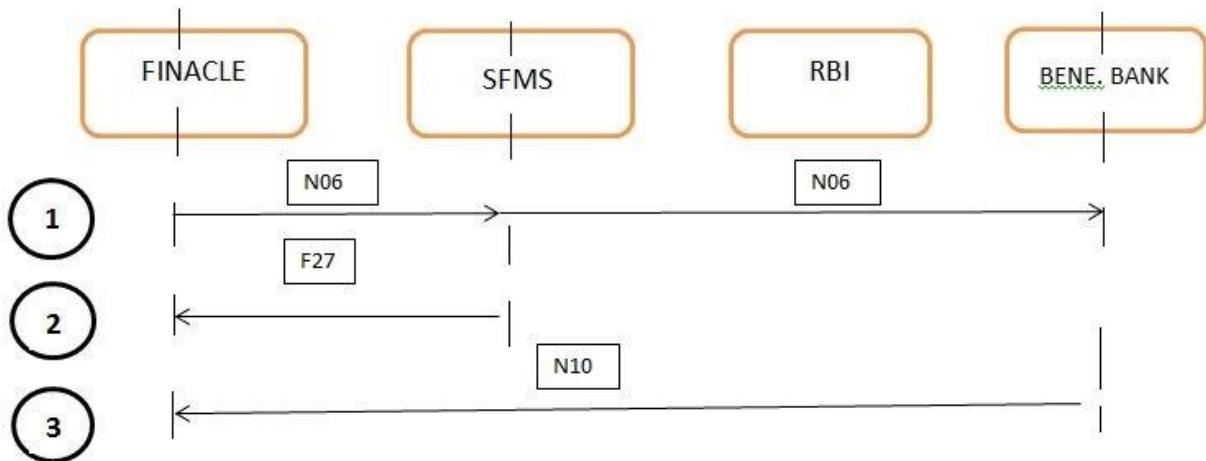
D-Deleted

C – Payment Confirmation

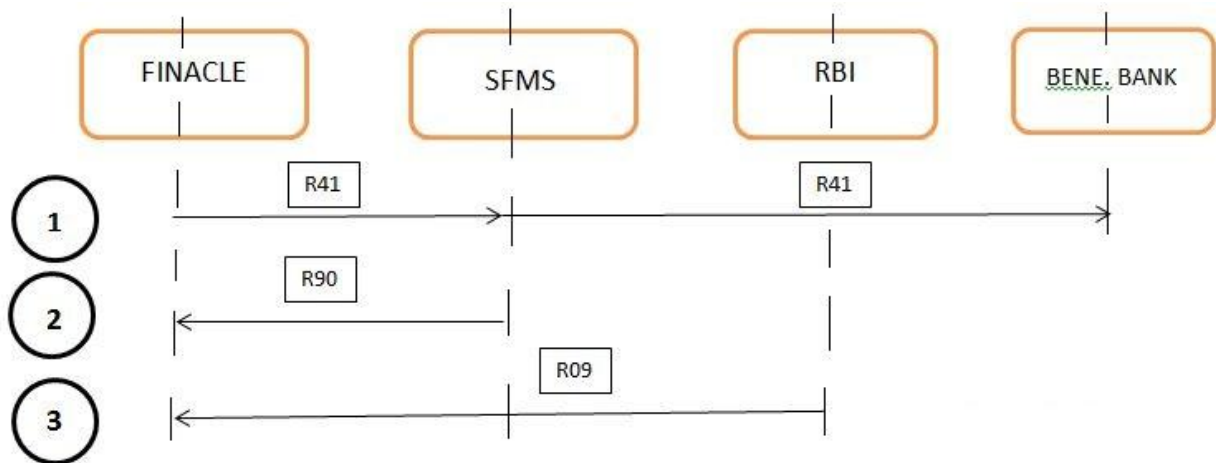
J – Rejected/Error

## 6.5 NEFT & RTGS Message Flow

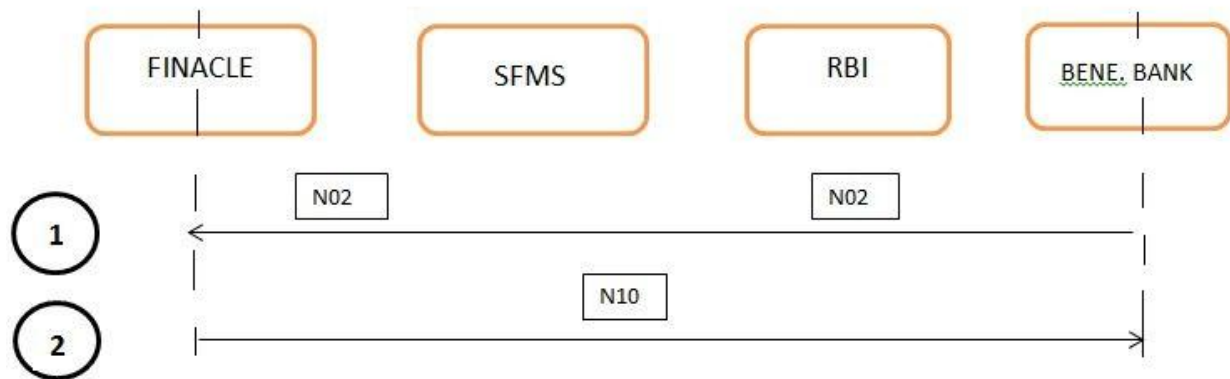
### NEFT OUTWARD



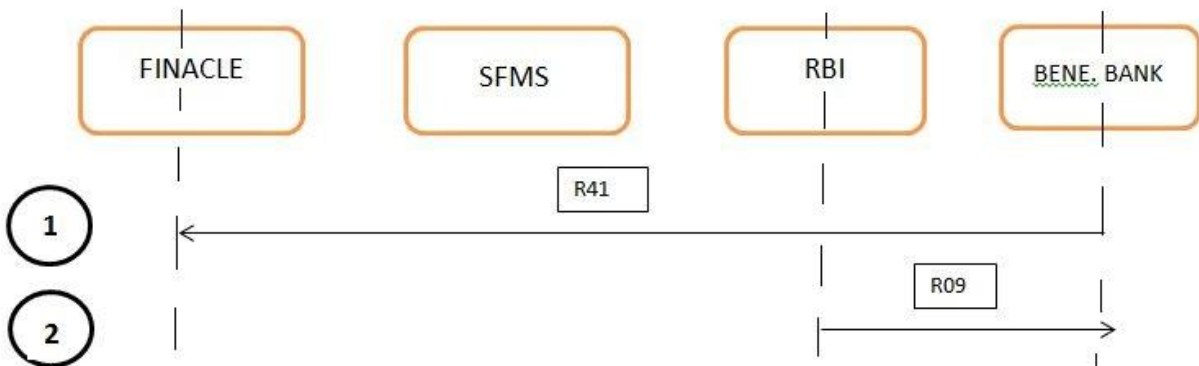
### RTGS OUTWARD



## NEFT INWARD



## RTGS INWARD





## 6.6 List of Scripts called during transaction creation

### Inward R41

RTGSDeformatMsgDtls.scr  
DeFormatInMsgDetails.scr  
getextratrandetails.scr  
enrichCreatePORD.scr  
decidePaymentAsOnusOrOffus.scr  
STPCriteria.scr  
ReroutePymtMsgDetails.scr  
PaysysMsgReroutingLogic.scr  
CreateInwardSWIFTPaymtTran.scr  
GetIgnoreExcpnList.scr  
FinTran.scr  
getRtgsUTRNum.scr  
PymtInwardSuspDtls.scr  
CreatePymtReversalMsg.scr  
customizeRptFileName.scr  
CIFMODMEMO\_process.scr

### Inward N02

hextds\_taxCategoryPop.scr  
outCIFetchValDt.scr  
tfcChrgCollection.scr  
get\_tf\_particulars.scr  
custExtPaymentInq.scr  
ParseNEFT.scr  
CDPreProc.scr  
CDPostProc.scr  
FI\_InquireTDAcct\_post\_process\_data.scr  
cardType\_inquire.scr  
SRV\_InquireODAcct\_pre\_process\_data.scr  
SRV\_InquireODAcct\_post\_process\_data.scr  
SRV\_InquireTDAcct\_post\_process\_data.scr  
trflgcheck.scr  
SRV\_OpenODAcct\_validate\_data.scr  
SRV\_FetchDfltODAcctDtls\_validate\_data.scr  
SRV\_FetchDfltODAcctDtls\_post\_process\_data.scr  
validateGUPSMCriteria.scr

GenerateN02UnGroup.scr  
enrichCreatePORD.scr  
decidePaymentAsOnusOrOffus.scr  
STPCriteria.scr  
ReroutePymtMsgDetails.scr  
PaysysMsgReroutingLogic.scr  
CreateInwardSWIFTPymtTran.scr  
getextratrandetails.scr  
getRtgsUTRNum.scr  
PymtInwardSuspDtls.scr  
N10EventMapping.scr  
CreatePymtReversalMsg.scr  
SRV\_FetchDfltTranDtls\_validate\_data.scr  
SRV\_AddAndPostXferTran\_validate\_data.scr  
SRV\_AddAndPostXferTran\_pre\_process\_data.scr  
SRV\_AddAndPostXferTran\_post\_process\_data.scr  
solIdValidate.scr  
FetchRegType.scr  
nfr119mn006.scr  
FinTran.scr  
CIFMODMEMO\_process.scr  
customizeRptFileName.scr  
GetIgnoreExcpnList.scr

## **Outward N06**

SRV\_FetchDfltTranDtls\_validate\_data.scr  
SRV\_AddAndPostXferTran\_validate\_data.scr  
PaymentRTGS\_NEFT.scr  
getextratrandetails.scr  
SRV\_VerifyPymtOrderMaintDtls\_post\_process\_data.scr  
SRV\_PostAnEnteredTransaction\_post\_process\_data.scr  
SRV\_FetchPymtOrderMaintDtlsForVerify\_post\_process\_data.scr  
SRV\_AddPymtOrderMaintDtls\_pre\_process\_data.scr  
SRV\_AddPymtOrderMaintDtls\_post\_process\_data.scr  
SRV\_AddAndPostXferTran\_pre\_process\_data.scr  
SRV\_AddAndPostXferTran\_post\_process\_data.scr  
SRV\_FetchDfltODAcctDtls\_validate\_data.scr  
hadbm\_mandFieldCheck.scr  
hadbm\_submit.scr  
CIFMODMEMO\_process.scr

customizeRptFileName.scr  
GetIgnoreExcpnList.scr  
FinTran.scr  
custExtPaymentInq.scr

## **Outward R41**

PaymentRTGS\_NEFT.scr  
PORD\_ValidateMsgDetails.scr  
mapPORDForRerouting.scr  
getRtgsUTRNum.scr  
getRoutingDtIsFromMapEqn.scr  
SRV\_VerifyPymtOrderMaintDtIs\_post\_process\_data.scr  
SRV\_PostAnEnteredTransaction\_post\_process\_data.scr  
SRV\_FetchPymtOrderMaintDtIsForVerify\_post\_process\_data.scr  
SRV\_AddPymtOrderMaintDtIs\_pre\_process\_data.scr  
SRV\_AddPymtOrderMaintDtIs\_post\_process\_data.scr  
PO\_CreatePORDTran.scr  
POCheckCutOffTime.scr  
N06EventMapping.scr  
hadbm\_validate.scr  
customizeRptFileName.scr  
GetIgnoreExcpnList.scr  
FinTran.scr  
CIFMODMEMO\_process.scr

## 6.7 List of Channel\_id s and corresponding User\_Id s

Sr.No	Channel_id	PSTD_USER_ID	Description
1	WMS	FIVUSR	Wealth Management
2	HSB	FIVUSR	CHANNEL ID FOR API BANKING
3	BAZ	FIVUSR	BAZ
4	GSS	FIVUSR	ACCOUNT DEBIT CREDIT FOR GOVERNMENT SPONSORED
5	ECH	FIVUSR	ECHQ APP
6		FIVUSR	
7	CMS	FIVUSR	CMS
8	CRM	FIVUSR	Finacle CRM
9	DMR	FIVUSR	Remittance
10	COR	FIVUSR	Corporate
11	MOB	FIVUSR	MOBANK
12	BWY	CDCI	FEBA/IB
13	POS	CDCI	POS
14	ATM	CDCI	ATM
15	MAT	CDCI	MicroATM
16	C2C	CDCI	CARD to CARD

## Finacle Configuration Services

Sr.No.	Services	Description
1	fincron_RB	Creates Contra-Entries for ATM Transactions
2	eabgst_RB	To update End of day account wise balances EOD & GL balances at regular interval
3	transmit_RB	To Sink transactions from finacle core to CSIS (central Standin Server)
4	genlimo_RB	Reflects changes from CRM Module to Fincore Module e.g. CIF related
5	uniser_RB	Backend services for connect24 messages
6	genlimo_BulkUpI_RB	Bulk upload Service
7	IAP_MAIN_RT	Upload data in respective tables (Loan/disbursement/)
8	dispatcher_RB	Processes the jobs submitted for BJMS Framework
9	IAP_SMS_FIN_RT	This service will pick financial alert related data from DTD & put in IAP_SMS_TXN Table
10	IAP_SMS_NON_FIN_RT	Pick Non-financial data from Audit_chng Table & Put in IAP_SMS_TXN Table
11	IAP_UPLD_RT	Used while uploading
12	IAP_UPLD_LOAN	Used while uploading loan related changes/updates
13	binagent_RB	Processes the jobs submitted for BJMS Framework
14	Finlistval	Related to FINCORE (Menu options)
15	mqmneftin_01	Service to pick inward RTGS messages from inward MQ
16	mqmneftout_01	Service to pick outward RTGS messages
17	mqmrtgsout_01	Service to pick outward RTGS messages
18	swiftsrv_RB	To Pick Inward NEFT/RTGS messages from SMH to put in PORD Table
19	mqmrtgsin_01	Service to pick inward RTGS messages from inward MQ
20	swiftsrv_NEFT_RB	To Pick Inward NEFT messages from SMH to put in PORD Table
21	swiftsrv_RTGS_RB	To Pick Inward NEFT messages from SMH to put in PORD Table